Case 24-58453-sms Doc 1 Filed 08/14/24 Entered 08/14/24 10:40:45 Desc Petition Page 1 of 11

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
District of	
Case number (If known):	Chapter you are filing under: Chapter 11 Chapter 12 Chapter 13

FILED IN CLERKY'S OFFICE
U.S. BANKRUPTCY COURT
HORTHERN DISTRICT
OF GEORGIA

2024 AUG 14 AM 10: 21

VANIA S. ALLEN
CLERK Check if this is an amended filing
DEPUTY CLERK

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

06/24

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	About Debtor 1: Sandra First name Middle name Henry Last name Suffix (Sr., Jr., II, III)	About Debtor 2 (Spouse Only in a Joint Case): First name Middle name Last name Suffix (Sr., Jr., II, III)
2. All other names you have used in the last 8 years Include your married or maiden names and any assumed, trade names and doing business as names. Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.	First name Middle name Last name Middle name Last name Business name (if applicable) Business name (if applicable)	First name Middle name Last name First name Middle name Last name Business name (if applicable) Business name (if applicable)
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx - xx - 2 0 2 4 or 9 xx - xx	xxx - xx

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Debtor 1 Case number (if know About Debtor 2 (Spouse Only in a Joint Case): **About Debtor 1:** 4. Your Employer **Identification Number** (EIN), if any. EIN EIN If Debtor 2 lives at a different address: 5. Where you live Number Street City State ZIP Code County County If Debtor 2's mailing address is different from If your mailing address is different from the one yours, fill it in here. Note that the court will send above, fill it in here. Note that the court will send any notices to you at this mailing address. any notices to this mailing address. Number Street Number P.O. Box P.O. Box City State ZIP Code City ZIP Code Check one: Check one: 6. Why you are choosing this district to file for Over the last 180 days before filing this petition, Over the last 180 days before filing this petition, bankruptcy I have lived in this district longer than in any I have lived in this district longer than in any other district. other district. $\ \square$ I have another reason. Explain. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.) (See 28 U.S.C. § 1/408.)

Det	otor 1				Case number (if kno	own)	
	First Name Middle Name	Garage Character	Last Name		And the state of t	-	
Pa	rt 2: Tell the Court About	Your Ba	nkrupt	tcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7					
		☐ Chapter 11					
		☐ Chap					
2000		Chap	ter 13				
8.	How you will pay the fee	local yours subm with a local I nee Appli	court for self, you itting you a pre-prod to pa cation for the w, a justified the fee in the self that it is the fee in the self that it is the se	or more details about how you may may pay with cash, cashier's cour payment on your behalf, you rinted address. Ay the fee in installments. If you for Individuals to Pay The Filing that my fee be waived (You may dge may, but is not required to, 50% of the official poverty line the	nay pay. Typically check, or money our attorney may put the choose this operation of the choose this option of the choose this option waive your fee, and applies to you his option, you m	order. If your attorney is boay with a credit card or check tion, sign and attach the ants (Official Form 103A). Ion only if you are filing for Chapter 7. and may do so only if your income is r family size and you are unable to ust fill out the Application to Have the	
9.	Have you filed for bankruptcy within the last 8 years?	☐ No☐ Yes.	District		MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number	
10	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	No Yes.	District	When	MM/DD/YYYY	Relationship to you Case number, if known Relationship to you Case number, if known	
11	. Do you rent your residence?	No. Yes.	Has you No	line 12. our landlord obtained an eviction jud o. Go to line 12. es. Fill out <i>Initial Statement About an</i> rt of this bankruptcy petition.	lgment against you	? t Against You (Form 101A) and file it as	

Debtor 1 First Name Middle Name	Case number (if known)			
Part 3: Report About Any B	usinesses You Own as a Sole Proprietor			
12. Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.	No. Go to Part 4. Yes. Name and location of business Name of business, if any Number Street City State ZIP Code Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6))			
13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. but I am NOT a small business debtor, see			

Debtor 1				Case nu	mber (if known)		
First Name Middle Name		Last Name					
Part 4: Report if You Own	or Have	Any Hazardous Prop	erty or Aı	ny Property Th	at Needs Imr	nediate A	ttention
14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs	No □ Yes.	What is the hazard?		ubu is it pooded?			
immediate attention?		If immediate attention is	s riceueu, v	vily is it needed?			
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?	Number	Street			,
			City			State	ZIP Code

Debtor 1 First Name Middle Nan	me Last Name . (Case number (if known)
	s to Receive a Briefing About Credit Counseling	· I
15. Tell the court whether	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
you have received a briefing about credit	You must check one:	You must check one:
counseling. The law requires that you receive a briefing about credit	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
counseling before you file for bankruptcy. You must truthfully check one of the	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
following choices. If you cannot do so, you are not eligible to file.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
can begin collection activities again.	☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.
	If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.	If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.
	Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
	I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
	☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
	Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.
	If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.	If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Deblo	First Name	Middle Name Last Name	·	Odde Ha	IIIDel (II KIIOWII)				
						8			
Part	6 Answer Thes	e Questions for Repo	rting Purposes						
	What kind of debts ou have?	as "incurred	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."						
•		No. Go Yes. Go							
				usiness debts? Busine ent or through the operati		that you incurred to obtain or investment.			
		☐ No. Go ☐ Yes. Go							
		16c. State the ty	pe of debts you owe	that are not consumer del	ots or business deb	ots.			
	are you filing unde Chapter 7?	No. I am no	t filing under Chapter	7. Go to line 18.	CHANGE TO LLE EN EL 1 MORNI DE PORTA DA LA ZORE DANS EN ENCANTA EN LA CONTRA	TO AND THE RESIDENCE AND THE RESIDENCE AS THE RESIDENCE AND THE RESIDENCE AND THE RESIDENCE AND THE RESIDENCE AS THE RESIDENC			
a	o you estimate the		ng under Chapter 7. E trative expenses are	Do you estimate that after paid that funds will be available.	any exempt prope ailable to distribute	rty is excluded and to unsecured creditors?			
	xcluded and dministrative expe	enses	□ No						
a	re paid that funds vailable for distrib o unsecured credi	will be							
	low many creditor ou estimate that y			1,000-5,000		25,001-50,000			
-	owe?	ou ☐ 50-99 ☐ 100-199 ☐ 200-999		□ 5,001-10,000 □ 10,001-25,000		50,001-100,000 More than 100,000			
	low much do you estimate your asse	\$0-\$50,000 ts to		\$1,000,001-\$10 million \$10,000,001-\$50 million		\$500,000,001-\$1 billion			
	e worth?	□ \$100,001-\$10		\$50,000,001-\$50 millo \$50,000,001-\$100 mil		\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion			
nessa processiones.		\$500,001-\$1	million	□ \$100,000,001-\$500 m	illion 🔲	More than \$50 billion			
	low much do you estimate your liabil	\$0-\$50,000		□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million		\$500,000,001-\$1 billion			
	o be?	ities		\$50,000,001-\$50 million		\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion			
		\$500,001-\$	million	☐ \$100,000,001-\$500 m	illion	More than \$50 billion			
Par	7. Sign Below								
For	you	I have examine correct.	this petition, and I de	eclare under penalty of pe	erjury that the infor	mation provided is true and			
		of title 11, Unite	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.						
		If no attorney re this document,	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
			I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
		with a bankrupt	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
		Signature of	Unda F	<u> </u>	Signature of Debt	or 2			
						~, -			
		Executed or	MM / DD /YYYY	-	Executed on	/ DD /YYYY			

Debtor 1		Case number (if known)		
First Name Middle Nam	e Last Name			
For your attorney, if you are represented by one If you are not represented by an attorney, you do not need to file this page.	I, the attorney for the debtor(s) named in this petitio to proceed under Chapter 7, 11, 12, or 13 of title 11 available under each chapter for which the person i the notice required by 11 U.S.C. § 342(b) and, in a knowledge after an inquiry that the information in the	, United States Code, and s eligible. I also certify th case in which § 707(b)(4)	d have ex at I have ((D) applie	plained the relief delivered to the debtor(s) es, certify that I have no
	Signature of Attorney for Debtor	Date	MM /	DD /YYYY
				(#
	Printed name			
	Firm name			
	Number Street			
				-
	City	State	ZIP Code	
	el .			
	Contact phone	Email address		
	Contact phone	Elliali addiess		
	Bar number	State	-	
	Dai Hullibei	State		
7.27.7 (0.000)				

Debtor 1 First Name Middle Name	Last Name Case number (if known)					
For you if you are filing this bankruptcy without an attorney If you are represented by an attorney, you do not need to file this page.	The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney. To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be					
	dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.					
	You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.					
	If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.					
	Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences? No					
	Yes Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?					
	□ No □ Yes					
	Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms? \(\sum_{No} \) Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
	By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.					
	Signature of Debtor 2					
	Date Date MM / DD / YYYY MM / DD / YYYY					
	Contact phone 404 604 86 58 Contact phone					
	Cell phone Cell phone					
	Email address Email address					

LIST OF CREDITORS

The debtor must provide and maintain a complete List of Creditors reflecting names and addresses only of all creditors. This list is used to mail notices to creditors. Lack of proper notice may result in no discharge of a debt owed.

Guidelines:

- Creditor name and mailing address ONLY
- Enter one creditor per box
- · Creditor's name must be on the first line
- · City, state and zip code must be on the last line
- No more than five lines of information per creditor
- Do NOT include: account numbers, phone numbers or amounts owed

Jefferson Capital Systems LC 16011 College Blvd, Suite 1305 Lenexa, KS 66219 646.41 cc = 323.21 papout offer(1888 969 4896 Titlemax 5970 Old Dixle Highway forest Park, Ga. 30297	961 E. Main Street, Spartanburg, SC 29302
Premier Bank Po Box 5524 Sioux fall, so 57117-5524	Bradford Ridge (Radco Residential) Po Box 936 Caldwell, ID 83606
104 Smain = te 400. Greenville = 200.	Bradford Ridge Sentry Credit, Inc. 2809 Grand Ave. Everett, WA 98201
Caire: Weiner (Proglessive) 5805 Sepulveda blvd fl 4 Van nuys CA 9141-2532	
,	

Case Number: 24-58453 Name: Henry Chapter: Division: Atlanta

Please submit the following original documents to the Court for filing so that the case will proceed timely. Failure to comply may result in the dismissal of your case. If filing bankruptcy without an attorney, please read the information regarding Filing Bankruptcy without an Attorney at: www.uscourts.gov/services-forms/bankruptcy/filing-without-attorney. □ Non-Individual - Series 200 Forms Official and Local Bankruptcy Forms are available on the Court's website at: www.ganb.uscourts.gov. MISSING DOCUMENTS DUE WITHIN 7 DAYS **Petition Deficiencies:** ☐ Complete List of Creditors (names and addresses of all creditors) ☐ Last 4 digits of SSN ☐ Pro Se Affidavit (signature must be **notarized**, ☐ Address or witnessed by a Court Intake Clerk, accompanied by a picture I.D.) ☐ Statistical Estimates ☐ Signed Statement of SSN ☐ Other: MISSING DOCUMENTS DUE WITHIN 14 DAYS Case filed via: ⊠ Schedules: A/B C D E/ F G H I J ☐ Attorney ☑ Debtor 404-604-8658 ☐ Declaration About Debtor(s) Schedules ☐ Other: ☐ Attorney Disclosure of Compensation ☐ Petition Preparer's Notice, Declaration and Signature (Form 119) ☐ Mailed by: ☐ Disclosure of Compensation of Petition Preparer (*Form 2800*) ☐ Attorney ☐ Chapter 13 Current Monthly Income ☐ Debtor ☐ Chapter 7 Current Monthly Income ☐ Other: ☐ Chapter 11 Current Monthly Income ☐ Email [Pursuant to Amended and Restated General ☐ Certificate of Credit Counseling (*Individuals only*) Order 45-2021, this petition was received for filing via ☐ Pay Advices (Individuals only) (2 Months) email] ⊠ Chapter 13 Plan, complete with signatures (local form) **History of Case Association** ☐ Corporate Resolution (*Non-Individual Ch. 7 & 11*) Prior cases within 3 years: MISSING DOCUMENTS DUE WITHIN 30 DAYS ☐ Statement of Intent – Ch.7 (*Individuals only*) Chapter 11 Acknowledgment of receipt of Deficiency Notice ☐ 20 Largest Unsecured Creditors ☐ List of Equity Security Holders klt Intake Clerk: ☐ Small Business - Balance Sheet ☐ Small Business - Statement of Operations ☐ Small Business - Cash Flow Statement ☐ Small Business - Federal Tax Returns FILING FEE INFORMATION Online Payment for Filing Fee https://www.ganb.uscourts.gov/online-payments (not for chapter 13 plan payments) ☐ Paid \$ ☐ Pending Pay.Gov, Paid \$_ ☐ IFP filed (Ch.7 Individuals Only) ☐ 2g-Order Granting ☑ 3g-Order Granting 10-day (initial payment of \$_78 due within 10 days) 2d-Order Denying with filing fee of \$____ due within 10 days

You may mail documents and filing fee payments (no personal checks or cash accepted) to the address below.

All fee payments and documents filed with the Court must show the debtor's name and bankruptcy case number

No Application to Pay in Installments, Order Regarding Unpaid Case Filing Fee.